					Oocket Number		Number			
INFORMATION DISCLOSURE CITATION					98-017	09/098,481				
					Applicants					
					Mik et al.					
					Filing Date Group Art Unit		Unit			
				J	June 16, 1998	3691				
			U.S. PAT	EN	T DOCUMENTS					
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE		NAME		CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E	
	A	3,793,624	02/1974	Va	skunas et al.					
	В	4,837,422	06/1989	Dε	ethloff et al.					
	C	4,847,890	01/1990	So	lomon et al.					
	D	4,882,675	11/1989	Ni	chtberger et al.					
	Е	5,010,485	04/1991	Bi	gari et al.					
	F	5,173,594	12/1992	M	cClure					
	G	5,226,073	07/1993	Al	bal et al.					
	Н	5,310,997	05/1994	Ro	each et al.					
	I	5,319,701	06/1994	Hi	rd et al.					
	J	5,353,218	10/1994	De	Lapa et al.					
	K	5,485,510	01/1996	Сс	lbert					
	L	5,539,189	07/1996	W	ilson et al.					
	M	5,559,313	09/1996	Cl	aus et al.					
	N	5,615,110	03/1997	W	ong					
	О	5,649,118	07/1997	Ca	rkisle et al.					
	P	5,655,007	08/1997	M	cAllister					
	Q	5,745,554	04/1998	Ro	zetti					
EXAMINER				DATE CONSIDERED:						

**EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

				Docket Number	Serial I	Number		
INFORMATION DISCLOSURE CITATION				98-017	09/09	98,481		
				Applicants				
				Mik et al.				
				Filing Date Group Art Unit		t Unit		
				June 16, 1998	June 16, 1998 3691			
			U.S. PAT	ENT DOCUMENTS				
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME		CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	R	5,530,438	06/1996	Bickham et al.				
	S	5,708,422	01/1998	Blonder et al.				
	Т	4,891,503	01/1990	Jewell et al.				
EXAMINER				DATE CONSIDERED:				
EXAMIN	ER: In	itial if citation considered, whether or	not citation is in	conformance with MPEP Section 609: Dr	raw line t	hrough cita	tion if not in	conformance

and not considered. Include copy of this form with next communication to applicant.

			Docket Number	Serial	Number		
			98-017	09/098,481			
			Applicants				
INFORMATION DISCLOSURE CITATION			Mik et al.				
			Filing Date		Group Art Unit		
			June 16, 1998		3691		
		OTHER DOC	UMENTS (Including author, I	Title, Da	te, Pertinent Pages, Etc. <u>)</u>		
	U "Trends in E-Commerce Probed at Comdex Session", Newsbytes, November 22, 1996, 2 pp.						
	V	Kostrzewa, John, "Two Banks Offer Credit with a Philanthropic Twist", Providence Journal Bulletin, April 10, 1996, 2 pp.					
	W	McNulty, Mary Ann "First Bank is First Out With Relocation Card", Business Travel News, April 17, 1995, 2 pp.					
	X	Smith, Carol, "Mastercard to Itemize Hotel Charges for Firms", Los Angeles Times, September 28, 1995, 3 pp.					
	Y	"MasterCard Exclusives for College", (http://www mastercard .com/cgi-bin/college.sub. form) download date October 31, 1997, 2 pp.					
	Z	Brochure: "Introducing the Holiday Cards That Will Save You Money This Season", MasterCard, 1997, 4 pp.					
	AA	Brochure: "Only One Thing Can Make Your First USA Platinum Card This Exciting", First USA, 1997. 4 pp.					
	BB	BB Karve, Anite, "Internet Commerce Makes the Sale, Part I, Network, vol. 1, No. 5, May 1997, 4 pp.					
EXAMINER DATE CONSIDERED:							
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and not considered. Include copy of this form with next communication to applicant.							